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CLERK, U.S. DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

THE UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

DEPUTY

Shamelle R. Morris,

Plaintiff,

vs.

HOMEcomings FINANCIAL LLC,

Defendant

Case No.: ~~37-2007-38543-el~~

Memorandum of Points and Authorities in
Support of Motion for Summary Judgment

MEMORANDUM POINTS AND AUTHORITIES

(A) A claim of relief can be granted under House Joint Resolution-192, which is the United States Insurance Policy and HOMEcomings FINANCIAL LLC responsibility to discharge all public and Private debts, under Public Policy/ the Emergency Bankruptcy of 1933 and under the Bankruptcy Reform Act of 1978.

(B) The affirmative fact is that the President/ Vice President of HOMEcomings FINANCIAL LLC failed to disclose that the original loan was created by a check book entry, which may be sold in the open market (as a promissory note) for 80-90 cents on the dollar with no consideration to the defendant. The

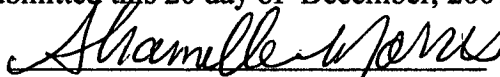
1 Defendant further failed to disclose the loan was pre-paid and
2 the defendant would be converted into a joint tenant for 30
3 years. It also was not disclosed to the defendant that all
4 monthly payments of Federal Reserve Notes, tender for debt.
5 ("Federal Reserve Notes are valueless" see **Internal Revenue Code**
6 **at Section 1. 1001-1 (4657) C.C.H.**

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8 (C) **See Jerome Daly v. First National Bank of Montgomery,**
9 **Minn., Justice Martin v. Mahoney Credit River Township, December**
10 **7-9 1968.** Ruled that Federal Reserve Notes were fiat money and
11 not legal tender after jury deliberation and return a unanimous
12 verdict for Defendant after bank president admitted it was
13 standard banking procedure in that he created the "money" he
14 loaned to the Defendant as a book entry on December 7th at the
15 conclusion of trial, the mortgage was canceled.

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17 (D) **Failure to Give Full Disclosure Of Regulation Z Truth and**
18 **Lending Act Title 5 USC section 1635(a) Title 12 CFR 226.23 (D) (I)**
19 **is** operation under the color of authority by President/ Vice
20 President of HOMECOMINGS FINANCIAL LLC and is in direct
21 violation of the Constitution for the United States of America,
22 also the U.S. Federal Constitution, which prohibits Bills of
23 credit, and authenticates securities of the United States and
24 further defer payment with the people and the general public at
25 large due to defendants practice of **Failure to Give Full**
26 **Disclosure Of Regulation Z Truth and Lending Act Title 5 USC**
27 **section 1635(a) Title 12 CFR 226.23 (D) (I)**
28

1 (E) A claim of relief can be granted under House Joint
2 Resolution-192, which is the United States Insurance Policy and
3 HOMECOMINGS FINANCIAL LLC responsibility to discharge all public
4 and Private debts, under Public Policy/ the Emergency
5 Bankruptcy of 1933 and under the Bankruptcy Reform Act of 1978,
6 Relief under the International Protocol (Special-Choice-of-
7 Law) under Universal Declaration of Human Rights, International
8 Bill of Rights, the United Nations Convention of Bill of
9 Exchange and International Promissory Note and the Geneva
10 Convention, which prohibits crimes against humanity etc. Not to
11 mention Uniform Bonding Code`
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15 Henceforth submitted this 20 day of December, 2007

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17 Shamelle Morris /Secured Party
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